

THE URBAN PAGE

NEWSLETTER OF THE CITY OF LINCOLN - URBAN DEVELOPMENT DEPARTMENT - SPRING, 2006

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CDR Works for Small Businesses

Community Development Resources (CDR) is a non-profit, full-service program for small businesses in Lincoln and Lancaster County. Using Community Development Block Grants (CDBG) along with other funding, CDR lends money and provides training and technical assistance to small business owners, micro-entrepreneurs, and human service agencies.

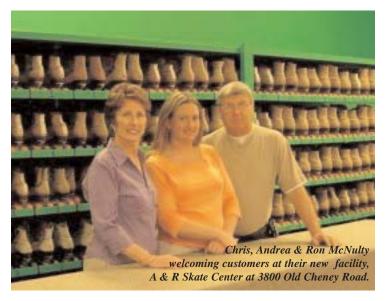
CDR programs strengthen the ability of businesses and non-profit organizations to start, grow, and mature through technical assistance, training and access to capital. Their loans can be used to finance land acquisition, equipment, real estate purchase and improvement, inventory, working capital, bridge financing, accounts receiveable, and grants receivable. CDR staff work with both private and public sector entities to help small businesses.

Recently, using revolving loan funds provided through the City's CDBG entitlement, *CDR* helped the McNulty family re-

open A & R Skate Center. After the McNulty's lost their lease at 7th & Hill Streets in October, 2005, they worked with CDR to find a new location. In March, 2006, the McNulty's reopened the center at 3800 Old Cheney Road. More than 400 skaters attended opening night activities and the center has averaged more than 200 skaters per day since then.

According to Chris McNulty, "If it were not for the CDR's help - in direction, enthusiasm for the venture, and financial backing - A & R would not have been able to relocate. CDR went the extra mile in networking with positive individuals and they kept looking to find ways to make A & R happen. We look forward to a long and prosperous relationship with CDR."

In the past four years, *CDR* increased its maximum loan amount, doubled the number of individuals receiving financing and technical assistance, and increased its lending resources to over \$1,000,000. To date, CDR



has made 204 loans for over \$1.6 million dollars.

In 2003, *CDR* was certified as a Community Development Financial Institution (CDFI) by the U.S. Department of Treasury's Community Development Financial Institution Fund. Certification as a CDFI means that *CDR* is a non-government financing entity with a primary mission of community development. As a CDFI, they can in-

crease economic development capital in Lincoln by tapping into matching funds from the CDFI Fund's Financial Assistance Award.

The City of Lincoln has helped fund *CDR's* operational costs since its inception (when it was still known as the Self Employment Loan Fund) and has been providing CDBG funds for its revolving loan fund since 2004.

CDR Secures New Market Tax Credits

On March 14, 2006, Community Development Resources (CDR) signed agreements with Community Reinvestment Fund of Minneapolis, MN, to secure *New Market Tax Credits* for the State of Nebraska. As a designated Community Development Financial Institution, as determined by the U. S. Treasury Department, CDR has established a Community Development Enterprise (CDE) that will administer the program.

New Market Tax Credits are economic development tools that originated during the Clinton Administration. They focus development capital into census tract areas designated by the U.S. Treasury Department. New Market Tax

Credits are available to those who invest in the designated census tracts. They are income tax credits for the investor totaling 39% and distributed over a 7-year period at a pre-determined rate. The funds generated by the investments are then used to finance qualified economic development and community projects.

"By introducing new financial products for communities and organizations that can create significant economic and community impact, CDR has positioned itself to be an important contributing partner in bringing opportunity to the city, region and state," said Rick Wallace, Executive Director of CDR. "CDR continues to

serve as a clearing house for community development resources and anticipates tremendous interest in applying New Market Tax Credits."

New Market Tax Credits are one of three new financial tools that CDR will be introducing into the community and the state in 2006.

For general information, contact:

Rick Wallace, Executive Director Community Development Resources 285 So. 68th Street Place, Suite 520 Lincoln, NE 68510 402-436-2386 rwallace@cdr-nebraska.org

BRIDGE IS A "GO"

Funding has been found to complete final design and construction of a pedestrian trail bridge on North 27th Street at about X Street. The three funding sources are: private funds raised by the Great Plains Trail Network, enhancement funds through the Nebraska Department of Roads, and the largest portion - funds generated through tax increment financing (TIF).

As envisioned in *The North 27th Street Corridor and Environs Redevelopment Plan*, the bridge is another project that will continue the revitalization of this important corridor. It will be the final link in the MoPac Trail, connecting the trail from 33rd Street to the Husker Link and UNL's downtown campus.

Besides the bridge, the project will include two mini-parks: one on the west side of 27th near the People's Health Center and the other on the east side, near the new Heartland Optical facilities. Design of the bridge and two mini-parks is expected to take about a year, with construction to begin in early spring, 2007.

CITY OF LINCOLN N E B R A S K A MAYOR COLEEN J. SENG

THE URBAN PAGE

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NEW UNI PLACE PROJECTS

More exciting projects are on the way for University Place. Having completed the streetscape project, the next projects in store for this historic area include a mixeduse development on the corner of 48th Street and Huntington Avenue and the adaptive reuse of an old LT&T switching station into a full service police station, on the corner of 49th and Huntington.



The architect's computer-generated image of the proposed exterior of the full-service Lincoln Police Station at 49th
Street and Huntington Avenue.

On Monday, April 10th, the City Council gave final approval to a redevelopment agreement with Kinport Corporation to construct both projects. The mixed-use project on the corner of 48th Street will include a blend of either retail and office space or retail and residential. It is anticipated the project will employ up to 50 people, depending upon the final use.

The police station will house the Northeast Team of the Lincoln Police Department. Similar to N. 27th and Holdrege, it will be a full service police station. The existing building has been completely gutted and will be rebuilt to meet the needs of the Northeast Team. Kinport will continue to own the building and lease it to LPD for 15 years, with a second 15-year option.

The total of both projects is nearly five million dollars, with the majority funded privately. Public funds will be provided through tax increment financing (TIF) for public improvements associated with the projects and LPD funds. Construction will begin soon and both projects are expected to be completed within six months.

NEW NIFA/HILP AGREEMENT

Beginning in March, Urban Development has a new agreement with Nebraska Investment Finance Authority (NIFA) for the Home Improvement Loan Program (HILP). The agreement, which is reviewed every 42 months, outlines a partnership between Urban Development Department, NIFA, and local lenders.

The process of renewing the agreement is complex. Urban Development's request for the agreement has to be approved by the NIFA Board and the State Legislature. Then NIFA's attorney will prepare a draft agreement for review by the lenders, their attorneys, and accountants. After the lenders give their approval, a final document is prepared for the signatures of all involved parties. Six local lenders are participating in the this new agreement: Wells Fargo Bank, Union Bank, US Bank, Cornhusker Bank, Pinnacle Bank and TierOne Bank.

The partnership provides a win-win situation for everyone involved with HILP. Through the partnership, participating lenders have access to a portion of NIFA's tax-exempt credit line for each HILP loan that they make. Urban Development pays the interest on the loan at the time of loan closing -- which means the borrower pays 0% and the lender has the interest payment "up front." From NIFA's perspective, investment in Nebraska has been encouraged. From Urban Development's perspective, another low-to-moderate income homeowner is able to afford needed home repairs and older neighborhood housing is preserved.

In addition, for every \$1 that Urban Development invests in HILP, \$3 of private investment is generated. In times of continuing cuts of the federal Community Development Block Grant and HOME programs, that level of leveraged investment is vital.

WELL-TIMED WORDS

911 Working For You

The 911 Center is a 24/7 operation that is available and ready to handle emergency and non-emergency calls from area citizens. Lincoln's 911 Center is an Accredited Public Safety Communications Center through the Commission for the Accreditation of Law Enforcement Agencies (CALEA). This means that Center staff are very well qualified to provide assistance/direction to callers.

When you call the dispatcher will need to ask questions to determine what type and how much help you need. This also helps the responders know what to expect when they arrive. The questions will vary depending on what you are reporting:

- 1. Where is the emergency?
- 2. What is happening?
- 3. Is anyone hurt?
- 4. If reporting a fire, what is burning?
- 5. If reporting a fight, how many people are involved?
- 6. Are there any weapons?
- 7. Descriptions of people and vehicles?
- 8. If they're gone, which way did they go -
 - North, South, East, West?

Generally help is on the way, even while you are being questioned. If you can, stay on the phone until you are told you may hang up.

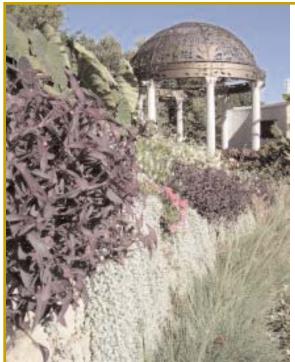
Important Numbers
Emergency911
Non-Emergency
Lincoln Police441-7204 (Information & Administration)
Lancaster County Sheriff 441-6500

Thunderstone & West O

On Monday, April 10th, the City Council approved an amendment to the *West O Street Redevelopment Plan* identifying nine additional project locations for industrial and commercial uses.

One of projects will be *Thunderstone, Inc.* which is currently located at 3300 South 6th Street in Lincoln. They will be constructing a new facility on West O Street and they are planning a grand opening later this year.

Thunderstone, Inc. manufactures "Architectural Cast Stone," working from architectural plans, photographs, or sketches. Cast



stone is a specialized masonry product that is manufactured to simulate natural cut stone. It is used for architectural trim, ornamentation or functional features on buildings and other structures. When installed, Thunderstone products so closely resemble fabricated limestone that even seasoned stone masons are fooled.

The West O Business Association has been very supportive of the West O Street Redevelopment Plan. They have been doing outreach to potential developers and encouraging existing owners to increase investment in the area. Through their support, potential uses for the other eight locations could include storage, transportation, and retail service facilities. If you are a potential West O Street investor, contact Ernie Castillo at 402-441-7855 or ecastillo@lincoln.ne.gov.

A New Look for R Street

Urban Development and Olsson Associates presented preliminary concepts for the Hartley Streetscape project at Hartley's annual meeting in April. The design, which features ornamental lighting, traffic-calming measures, street trees, signs, and ornamental railings, will be implemented on R Street, from 27th to 33rd Street, and will also include Kleckner and Walnut Courts.

The design will be completed in May, with phase one of the streetscape construction scheduled for next year.

The 2006 winner of Lincoln's Community Development Week Award is the Sunken Gardens Renovation (see photo, left). Because of the broad community involvement with the Sunken Gardens and the scale of citizen commitment, it was really in a class of it's own. In any other year, any of the other nominees could have won.

We are very proud of the other four nominees:

- Russ' Market Facade Improvement,
- University Place/North 48th Streetscape,
- ◆ Project IMPACT Housing Improvements, and
- ◆ Havelock Pedestrian Way and Parking Lot Improvements.

For more details about all of the nominees, go to www.lincoln.ne.gov and use the keyword search using CDWeek.

New Action Plan, NRSA

In May, the *Annual Action Plan for Fiscal Year 2006-07* will be available for public review and comment. Watch the *Journal Star* legal announcements for the exact dates of the 30-day comment period. This year, the boundaries of the *Neighborhood Revitalization Strategy Area (NRSA)* are also being revised. The NRSA is an area of need in which additional revitalization strategies can be used. The comment period will also apply to the proposed NRSA. For more on either the *'06-07 Action Plan* or the *NRSA boundaries*, contact Kathy Northrop at 402-441-7861 or knorthrop @lincoln.ne.gov.

Cooper Plaza Pizazz

This summer, you can expect to see some exciting changes at the old Cooper Plaza Theater building at 12th and P Streets. Both of the owners of the different portions of the building - the National Arbor Day Foundation and WRK, LLC - are initiating some dramatic exterior improvements to this former home of the Cooper Plaza Theater.

The new exterior will pick up on themes from both the 12th Street Arts Corridor and the P Street Marketplace concept, as well as National Arbor Day's environmental mission. When all the improvements are finished sometime this fall, the building and its new tenants will make a unique and valuable contribution to the P Street retail corridor.

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LEAD-BASED PAINT ABATEMENT

The use of lead-based paint was banned in 1978, but its legacy continues. To use federal funding to rehabilitate houses built before 1978, the U.S. Department of Housing and Urban Development (HUD) requires procedures to control and reduce the potential of lead poisoning. This is good because it helps protect children who are especially susceptible to the effects of lead poisoning. It does, however, make some housing rehabilitation situations more complicated and expensive.

The procedures required by HUD and used by Urban Development for houses built before 1978 are based on scientific research and the practical experiences of other city and state agencies.

If less than \$5,000 in federal funds is used:

- Owners are provided with a pamphlet describing the dangers of lead-based paint,
- If enough surface paint will be disturbed during construction/repairs, it is either tested for lead or presumed to contain lead,
- Safe work practices are required during construction/repair,

- Any areas of failing paint are repaired and repainted, and
- Occupants of the housing are notified of the possible lead hazards.

If \$5,000 to \$25,000 in federal funds is used, additional steps need to be taken:

- A risk assessment is performed and interim controls must be used to control exposure to lead, and
- ◆ Construction/repairs must be done by a contractor trained in lead-safe work practices. Urban Development has arranged training for several contractors and keeps a list of those who are trained. As the need arises, training is offered to additional contractors.

If \$25,000 or more in federal funds is used, there are further requirements:

- ◆ A more extensive risk assessment is done, and
- ◆ Hazards due to lead-based paint must be abated (or reduced).

Urban Development has four full-time rehabilitation specialists who are trained and certified in lead testing and assessment: Erin McGovern, Olga Kanne, Mary Stanley and Sean McClatchey. For more information about the Lead-Based Paint Abatement Program, call 441-7864.

QUARTERLY QUOTE

"We are thrilled with the broad community support and enthusiasm for renovation of Lincoln's treasured Sunken Gardens."

--Lynn Johnson, Director, Parks and Recreation Department

GARDEN CENTER TAKES ROOT

It's just like gardening... preparation of the soil comes first, then the seeds are planted and you wait for them to grow. In this case, the ground has been prepared and the "seeds" of the future garden center are planted.

This summer the South Salt Creek neighborhood will be able to watch *Urban Trail Gardens* take shape at 4th and F Streets on the site of what used to be Arck Foods. Ron Harvey, owner, hopes to begin construction this spring and be open for business this summer.